



January 2015

"GET THE SKILLS, GAIN THE KNOWLEDGE, TAKE CONTROL"

A report on the training and capacity needs of
Cook Islands Women Entrepreneurs



Abstract

This research reports on the findings from investigations into the business and financial literacy needs of women starting up and staying in business in the Cook Islands. The report outlines available capacity and competency building services that can assist Cook Islands women to build their skills and knowledge towards becoming successful business entrepreneurs.

Tricia Thompson and Donna Fox

COOK ISLANDS GENDER EQUALITY AND WOMEN'S EMPOWERMENT
PROJECT 2014-15 (EDITOR – MAUREEN HILYARD)

Contents

1. EXECUTIVE SUMMARY	1
1.1 THE BUSINESS TRADE AND INVESTMENT BOARD (BTIB)	1
1.2 MINISTRY OF EDUCATION.....	2
1.3 OTHER MINISTRIES AND AGENCIES	2
1.4 COMMERCIAL BANKS	3
1.5 NON-GOVERNMENT ORGANISATIONS (NGOs) - CIBPWA AND NCW	3
1.6 CREATIVE INDUSTRIES.....	4
1.7. ROADBLOCKS AND BARRIERS	4
1.8. WOMEN WITH DISABILITIES.....	5
1.9. CAPACITY BUILDING.....	6
1.10. MENTORING.....	6
2. METHODOLOGY.....	7
2.1 OBJECTIVES	7
2.2 THE RESEARCHERS	7
2.3 INTERVIEWS	8
2.4 FINDINGS	9
2.4.1 BUSINESS TRAINING.....	9
2.4.2 MICROFINANCE AND SMALL SCALE LENDING TO WOMEN	10
CASE STUDY 1	11
2.4.3 PATRIACHAL VIEWS AND EXTENDED FAMILY RESPONSIBILITIES	12
2.4.4 TRANSPORTATION AND FREIGHT.....	12
2.4.5 MENTORING AND NETWORKS.....	12
CASE STUDY 2	13
3. DISCUSSION.....	14
4. RECOMMENDATIONS	15
5. REFERENCES	17
6. APPENDICES.....	Error! Bookmark not defined.
6.1 Summary Brief (November 2014)	Error! Bookmark not defined.
6.2 Interview discussion sheets and recordings.....	Error! Bookmark not defined.

1. EXECUTIVE SUMMARY

This paper was initiated by the Gender Equality and Women's Economic Empowerment Project to investigate business training, mentoring and literacy opportunities for women entrepreneurs or budding entrepreneurs in the Cook Islands. The purpose of the paper was also to make recommendations that might contribute to the creation of a more enabling environment that would support the potential contribution of more women to the economic development of the Cook Islands. Key organisations were interviewed to uncover the possibilities available to assist in personal and business development for women wanting to be successful business entrepreneurs. Roadblocks and barriers to meeting the training and development needs of women aspiring to business success are also addressed. Some of the issues for women with disabilities starting and maintaining businesses are raised as are concerns about capacity building and mentoring. This paper also recommends who could take more responsibility for addressing barriers to capacity building for women in business.

1.1 THE BUSINESS TRADE AND INVESTMENT BOARD (BTIB)

The Business Trade and Investment Board (BTIB) is purportedly the front door to a one stop shop to business development and sustainable support to Cook Island business. "Promoting assisting and facilitating small-medium business development in the Cook Islands"¹. Discussions with women in both Rarotonga and Pa Enua show that there has been some training delivered but the structure of these courses are not fully meeting the needs of local women in business.

While there was some partnership between BTIB and Ministries eg Ministry of Marine Resources (MMR) and Ministry of Agriculture (MoA), there was no inter-Ministry planning of any robust nature. There appears to be limited connection in terms of canvassing the needs and collaborating for delivery of training and support specific to industries and professions across the relevant organisations. For example a woman wanting to start up a landscaping business would find there is no specific industry association or networks to seek advice and guidance in the subject area of landscaping.

The encompassing organisations interviewed, work in silos i.e. poor communications, low levels of trust, and poor planning, resulting in lost opportunities for business and discouraging women from seeking advice and guidance. Island politics are very much a proven barrier.

RECOMMENDATIONS

1. 1.1 If unable to supply direct help and information, training and support organisations and Government agencies such as BTIB should proactively work on devising other ways of offering assistance. Options could include locating and passing on critical business information or required support for the client for example, via the internet, locating available mentors, and networking with other agencies, private business operators and training providers.

¹ BTIB Business Development Pamphlet

1.1.2 Bureaucratic administrative systems and officials need to encourage an enabling and coaching environment that will provide genuine help to navigate the formalities of business.

1.2 MINISTRY OF EDUCATION

The Ministry of Education (MoE) has developed and implemented an Enterprise Curriculum Statement and employs an Enterprise Adviser to work with teachers and students on implementing the curriculum.

Enterprise Education in Cook Islands' schools aims at developing students' ability to demonstrate enterprise in a range of social, political and economic contexts. It engages students in a process where they acquire tools, mindsets and attributes for the purpose of developing an enterprise culture. The Enterprise Curriculum Statement covers Levels 1 to 8. (Early Childhood Education (ECE) and Year 1 to Year 13). The Youth Enterprise Trust (YET) provides resources and accreditation of NCEA credits for the Years 11-12-13 programmes. These programmes help with pre-requisites for a Business Studies Degree and other tertiary level studies in business.

RECOMMENDATION

1.2.1 Recognised and registered qualifications should be linked to this initiative to ensure creditable long term outcomes.

1.2.2 Staff at MoE should work with staff at the Cook Islands Tertiary Training Institute (CITTI) and the University of the South Pacific (USP) on the development of business studies career pathways, progressing from NCEA Levels 3-4 at secondary school to tertiary levels 5, 6 7 and 8.

1.3 OTHER MINISTRIES AND AGENCIES

When Government ministries do their sector planning, women could be more involved. There is a need for these organisations to be more proactive; to inform, encourage and engage women in order to attract them into appropriate training options.

Information gathered shows limited attendance from women at courses that could offer the potential for them to operate a business in that sector, which begs the question about how informed women were about the opportunity; were they reluctant to attend for personal or family reasons; were costs to attend too prohibitive, did they hold enough self-confidence to go to these courses when offered, did they wholly understand what was being offered?

RECOMMENDATIONS

1.3.1 When ministries and agencies are developing annual sector (and like) plans they need to consider the gender issues within the sector and identify the training and mentoring needs of women operating or wishing to operate businesses within their sector.

1.3.2 Strategies need to be in place to counter the negative influences women have to overcome in order to attend training and learning business opportunities. One good example: MMR identified a need for women in fishing and delivered a two week intensive MMR/SPC/BTIB sponsored "Women in Fishing" course in mid-2014 on Rarotonga.

1.4 COMMERCIAL BANKS

The three commercial banks provide a variety of online and face to face workshops and grants, such as women's and girls' education grants at primary, secondary and tertiary levels. Workshops include financial first steps for school students and community groups, money basics, business basics and introduction to financial management.

An invitation to a free one day training *MoneyMinded* course on financial literacy offered over the period of a week was advertised recently in the local newspaper. There was not as much interest from the community as anticipated. Comments from some women indicated they had no idea what financial literacy meant and didn't want to attend something that they didn't understand. The training was delivered mainly by overseas trainers and some of the activities and examples were not relevant or appropriate to the local context of small island communities in the Pacific.

Women in Pa Enea want more outreach services from banks. Last year workshops conducted on setting up EFTPOS machines, investments, stock control were very useful, but they needed follow up. Women also requested more outreach services from Revenue Management Division – Tax and Customs (RMD) and the Ministry of Finance and Economic Management (MFEM) with follow up.

One to one customer services guidance and advice are provided as requested although this is limited in Pa Enea.

RECOMMENDATION

1.4.1 That bank staff work closely with Cook Islands women's organisations e.g. Cook Islands Business and Professional Women (CIBPW), the National Council of Women (NCW), local Vainetini and the Ministry of Education (MoE) Enterprise Education Adviser when developing and delivering appropriate and relevant training, materials and programmes for women in business.

1.5 NON-GOVERNMENT ORGANISATIONS (NGOs) - CIBPWA AND NCW

The Cook Islands Business and Professional Women's Association (CIBPWA) is a not for profit voluntary organization. In 2014 the CIBPWA engaged in a new project that builds on the work established by the "Vital Voices" project of 2012/13 which saw women in Rarotonga supported with mentoring to establish their own businesses. CIBPWA wished to provide access to accounting packages and 4 hours training with a certified accountant.

CIBPWA received NZ Aid funding of \$7214.09 which was surplus funds from the Small Business Initiative set up in 1996 to support small business enterprises. CIBPWA executive established the subsequent project in 2014 with the support of the NZHC to strengthen successful applicant's knowledge in accounting and bookkeeping. The project was called "**Dollars and Sense**". Of the 8 women who started the project, 2 succeeded, 2 withdrew and the rest failed to complete the programme resulting in a 25% success rate.

It was recognised that the programme's focus of accounting was needed but it was discovered that the recipients were at grass roots level and needed training in the basics of business practise e.g. prompt

email responses, creating and maintaining a professional business tone, attending meetings, being punctual, following up on set tasks etc. This was a real eye opener for the CIBPWA executive and as basic as the content of the “Dollars and Sense” programme may have seemed to them, they needed to first reinforce and train many new business women in basic business process and communication requirements.

The executive believes that the project has potential as an effective training tool and is exploring ways to work with other training providers e.g. ANZ Bank to assist in the design and implementation of another programme. CIBPWA also noted that NCW generally delivers training programmes in the Pa Enea. An interviewee from Pa Enea suggested that perhaps women on her island could set up a BPW organisation to improve networking of business and professional women.

RECOMMENDATION

1.5.1 That CIBPWA use the review of the “Dollars and Sense” project with Women in Business and a business training programme provider (or providers) to design and implement a basic business programme relevant to the needs of business women in Rarotonga and include NCW for Pa Enea.

1.6 CREATIVE INDUSTRIES²

The significance of the Arts has limited recognition and support from the government. The Cook Islands government does not fully appreciate the amount of money and international recognition that can be generated by the Creative Arts industries. Women play a strong role in producing unique art and crafts, music, costumes, dance and drama that could be promoted through business activities. There is no strong leadership in this area compared to New Zealand - reference: www.creativenz.govt.nz/website.

Tourism currently advertises and promotes the creative industries. The Ministry of Culture has responsibilities for promoting Cook Islands culture however this appears to be very limited.

RECOMMENDATION

1.6.1 The government should establish an agency that will coordinate and promote performing and visual arts including showcasing the uniqueness of the Cook Islands through special events. Promotion of individuals is currently being done by a private sector organisation.

1.7. ROADBLOCKS AND BARRIERS

Captured in the interview discussions were the evidential testimonies from women in business (or women wanting to start businesses) of the issues impeding success and causing difficulties in the business environment.³ There appears to be a preconceived view of what women need rather than ascertaining realistic expectations and verifying these when planning and supporting programmes.

Some of their issues and challenges included: limited access to start up monies; little knowledge and experience gaps around understanding what being in business actually involves; lack of confidence and

² Refer to references for definition

³ summary of findings refer appendix

business competencies; negative influences from cultural norms and traditions and religions; pressures from family obligations and expectations [very hard to say 'no']; limited Pa Enea women accessing training [hard to leave the islands]; relevance of training offered; no protection from existing monopolies or superior competitors; blocks from officials and bureaucratic channels; fear of making mistakes and 'looking silly'.

RECOMMENDATIONS

1.7.1 Training providers must establish meaningful links with the Gender and Development Division of the Ministry of Internal Affairs, as well as women's organisations such as local Vainetini, CIBPWA and NCW in terms of critically assessing the training being offered. This will aid the provider to: appraise the competency levels; ensure relevance and appropriateness of materials; ensure the advertised invitation is widely broadcasted and that the training is fit for purpose.

1.7.2 A critical factor is the inclusiveness of experienced women mentors to provide consistent follow up on the training and ensure best possible long-term and successful outcomes.

1.8. WOMEN WITH DISABILITIES

Women and girls with disabilities are most vulnerable and face challenges of fighting for rights as women and with disabilities. They lack confidence to ask for help, having disabilities is stressful and that makes it too difficult to set up businesses. Women with disabilities have difficulties in finding out how to make use of their talents, skills, experiences and abilities. The Creative Centre has provided some avenues for learning and developing skills.

Women with disabilities have limited access to funding and knowing how to access funding. Women's roles are demanding of time and money e.g. caring for children and families, cooking, cleaning and volunteering in various community activities and interests. Planning, prioritising and managing time are key issues.

A Women and Girls with Disabilities organization has been established under the umbrella of the Cook Islands National Disability Council to support women and girls in life skills, employment and developing business skills. Most young women with disabilities tend to go to live in New Zealand and Australia where there are more support systems and opportunities provided within communities.

RECOMMENDATIONS

1.8.1 Stronger networking of the Women and Girls with Disabilities group in order to look at ways to support women in business and to target the issues faced by women living with disabilities.

1.8.2 Explore with members of the Creative Centre ways to assist women with disabilities to identify business opportunities and assist in research and planning for business development.

1.8.3 Training in planning and financial literacy specifically targeted to women with disabilities.

1.8.4 Some form of informal co-operative scheme for those women living on the outer islands, managed under the disabilities umbrella could benefit these women.

1.9. CAPACITY BUILDING

The women themselves were not always aware of the requirements of becoming a successful entrepreneur or sustaining a profitable business. Some of these pre-requisites are that women must be⁴: motivated and committed to business goals and vision; prepared to work hard and manage the stress/pressures; able to put boundaries around cultural and family obligations; prepared to gain skills in confidence and assertiveness for their business; able to manage, motivate, train, value, upskill staff and to delegate; able to budget, use money wisely and manage finances; transparent, responsible and accountable around the rules of business; receptive to business inter-relationships, networks, mentoring, feedback, information and open to change and opportunities; able to conduct feasibility studies, marketing research and business homework and on-going evaluation of business progress and status; willing to ask for help; eager for on-going education and training in the business sector or industry they are in; inventive and don't imitate; and be able to plan, organise and document

RECOMMENDATION

1.9.1 The expectations of the women participants and the training providers don't always match. A model needs to be developed that measures the desire for running a business in today's market place. This 'application' model needs to capture how the commitment and passion necessary to do the hard work is recognised in themselves by potential business owners and how they intend to apply the training or upskilling. This should be monitored and have a mandatory follow up process⁵ (possibly involving BTIB)

1.10. MENTORING

There have been formal mentoring programmes established e.g. the Pacific Business Mentors' Programme (PBMP) supported by the Cook Islands Chamber of Commerce and Business Mentoring supported by BTIB. Women in business interviewed for this project were generally supportive of the services offered by the PBMP, including women in Pa Enea.

Mentors met with their clients on the initial visits to view the business, connect with their client and understand their business needs. Intensive training sessions were conducted by business trainers and there were follow up visits from mentors and clients were also able to contact their mentors through email. Unfortunately the funding for PBMP has been discontinued and women in businesses no longer have this valuable mentoring support.

RECOMMENDATION

1.10.1 That BTIB, working with the Chamber of Commerce [and other interested and committed parties], develop and implement a local business mentoring system for women based on what worked well in previous mentoring programmes. It is essential that these provide an active avenue to listen and respond to the needs women in business.

⁴ summary of findings refer appendix

⁵ refer case studies

2. METHODOLOGY

2.1 OBJECTIVES

The objectives of this research were to

- conduct an investigation into business and financial literacy barriers and needs.
- outline the pre-requisites of a business entrepreneur and potential employer.

2.2 THE RESEARCHERS

The investigations were undertaken by two Researchers, Tricia Thompson and Donna Fox, who collaborated in planning, monitoring, conducting and evaluating the outcomes from the research. During the research period, they met with other Gender Project Researchers and the Project Manager at weekly meetings to critique and contribute to each other's studies. Three presentations relating to the progress of their investigations were made to stakeholders and a progress report submitted.

Tricia Thompson

Worked as an education consultant in the Pacific region for 16 years including capacity building especially for women educators and promoting gender fair curriculum within Ministries of Education. Her qualifications include a Masters of Education and her thesis researched how a gender fair curriculum is promoted within teacher education in Aotearoa New Zealand, the United Kingdom and the Netherlands. Has lived in the Cook Islands for 14 years and is a permanent resident. Has conducted a review of gender analysis training on Rarotonga and in the Pa Enua. Has worked at the University of the South Pacific Rarotonga Campus in the area of capacity building of teachers and Ministry of Education staff. Has had her own accommodation and consultancy business for over 16 years and participated in the Pacific Business Mentors' Programme. She is a member of the Tourism Industry Council and a Cook Islands Accredited Business.

Donna Fox

Has worked as an independent consultant since the 1990s, working with Industry Training Organisations, NZ Qualifications Authority, Tertiary Education and various NZ Government Ministries, as well as the private sector. Her qualifications include a Certificate in Quality Systems and Audit Principles. She is a qualified systems auditor and from 2003 to 2009 she was a national moderation and quality assurance manager with the Building and Construction Industry Training Organisation (BCITO). She has papers in Business Computing and Communication, Commercial Law, Organisation and Management and Critical Thinking. While in the Cook Islands, she has been working as a mentor to several small businesses on a pro-bono basis.

2.3 INTERVIEWS

In order to submit informed and reliable results whilst maintaining a level of comfort for the participating women, the researchers used the following approaches. Questions were couched within informal discussions using the professional conversation techniques⁶.

a) Procedure and protocols: open ended questions; open ended questions specific to **barriers** and **needs**; evidence based exploration including evidence from observation, evidence from empiric examples given or sighted, evidence from captured conversations

b) Coverage: Questions or similar, to those listed in the objectives under the main headings:

1. Investigate business training – both on island, off-shore and online
2. Business mentoring – what is available on islands or online?
3. Business Literacy – to equip women with the skills to communicate effectively in a business environment.

c) Groupings: It was agreed by the Programme Manager (Maureen Hilyard) and the researchers to conduct the interviews with a minimum total of (but not limited to) **six** women each, over three distinct age groups; women under 25 years, women between 26 and 50 years, and women over 50 years.

Key staff from organisations, institutions, Non-Government organisations [NGO], Ministries and Commercial Banks were also interviewed concerning what support in training they offered

A final total of **twenty-two** individual women [includes five from Aitutaki and eight from Mangaia]; **six** institutional and organisational and all **three** commercial banks, were interviewed.

Confidence and confidentiality of the women was maintained through anonymous identification system using symbols when recording of interviews.

d) Obligations and Influences: There were specific areas where the conversations were targeted with the objectives in mind. These were informally grouped around the following: Religion and belief systems, Cultural constraints and benefits, Mental, emotional and physical health abilities and restrictions, Situation - single, married, divorced or widowed - family obligations, Values, attitudes, relationships, own world view, Previous experiences, knowledge and skills, Expectations.

e) Practical applications: Financial support and/or access - particularly around set up costs, Training needs - where/who/how, Finding business data and information, Talents and skills, Business ideas and opportunities, Networks, mentoring, examples and models, Practical application and suitability of business type, Rules and Regulations, Acquired knowledge with experience.

⁶ Competency International Limited [critical attributes of effective feedback]

2.4 FINDINGS

With only one exception the women were willing and greatly appreciated the opportunity to have their say. All keenly expressed their view points and were eager to progress business development in any form for women in the Cook Islands.

2.4.1 BUSINESS TRAINING

- **Interview data parallels to the publication data in "Women in Vanuatu"⁷**

There was some confusion on "where to go to for what?" A number of women were aware of different sources for business training. The barrier was around affordability and how relevant it was to their business needs in terms of learning and then applying that learning to their business.

The point seems to be that whilst there appears to be a wide range of different types of training available, the avenues to access training are not well coordinated or published. Avenues such as through a variety of media e.g. Newspapers, radio, TV, church notices, through community organisations are not taken or affectively used. This reflects the finding in the Vanuatu women publication refer: *Appendix -*

bullet point 1 - " Women need affordable training and advise to succeed in business.

bullet point 3 - " startup requirements" and "suggested a one-stop-shop where all business processed could be managed or at least a place they felt comfortable going to for business information, financing options and training opportunities."

None of the women interviewed were overly confident that BTIB or any other Government department offering training fully understood or could meet their needs.

- **Training and Development Services and Programmes available in the Cook Islands**

Examples of other training programmes conducted in the Cook Islands.

SPC [Secretariat of the Pacific Community] delivering training within the Pacific region, funneled through various organisations such as the Cook Island Ministry of Marine Resources.

Ministry of Agriculture (MoA)- The staff at the Development Coordination Division (DCD) are working with the MoA staff to develop a more inclusive sector plan, where women's needs are canvassed and met in relation to training and employment. Women make up 50% of the workers in agriculture.

NZ AID - The Community Initiative Scheme [CIS] funded by NZ Aid, includes projects such as training in "Money Basics" and "Basic Bookkeeping for NGOs" including women in business run in Pa Enea.

Ministry of Education and the formalised education programmes through the implementation of Enterprise Education Curriculum.

⁷ Publication Women in Vanuatu - 2009 The International Bank for Reconstruction and Development/The World Bank Washington DC

The commercial Banks are delivering training such as Westpac's "Money Basics for Kids" in schools and ANZ's one day sessions over a week for financial literacy, and BCI's involvement with BTIB business training programmes.

BTIB - through their business development division - "offers wide range services and programmes suited to the needs of small - medium enterprises in the CI. We offer business advice and information, training and mentoring and funding assistance, tools and networking with the business community at large."

Pacific Business Mentors Programme. The Chamber of Commerce is collaborating with the Pacific Business Mentors Programme to deliver training and support in Rarotonga and the Pa Enea. Although the funding for this programme has ceased other avenues of funding are being explored.

CIBPWA organizing and implementing a "Dollars and Sense" Project for women in business and organizing events and activities to encourage and motivate young women in public speaking and networking.

The Cook Islands school systems have adopted the Enterprise Curriculum however currently there is no staircasing to higher levels of recognised qualifications or achievement levels beyond years 9 &10 and NCEA 1-3 credits.

2.4.2 MICROFINANCE AND SMALL SCALE LENDING TO WOMEN

VANWOODS in Vanuatu is an independent beneficiary owned organisation registered under the Charitable Associations Act of Vanuatu which administers a large number of very small loans and has met with some success. Cook Island doesn't currently have anything like this. BCI is still a reasonably young bank have not yet entered into this area, although the Managing Director is a woman and is strongly supportive of women in business. In limited cases some women have been able to access personal loans in order to start up their business. BTIB have some micro loans available but these are not specifically for women.

Land can only be used as collateral if the women own the land or have the rights to it. Loans for small business ventures undertaken by women are not commonly offered. Cook Islands financial institutions are not specifically offering micro finance lines for women.

Those businesses that have been most successful in startup have had:

- a. a partner or spouse who is in a paid job
- b. the woman has a primary or secondary paid job
- c. the woman has another source of income
- d. the woman has vested interest partnerships such as found in tourist ventures and operators
- e. the woman has used savings or an inheritance

CASE STUDY 1

BOUTIQUE ART GALLERY

Initially I set up a formal business in order to meet bank criteria so that we could get a loan. We needed funds so that my husband and I could borrow to build a house on our land. The informal cash business we had did not have any books or a business profile. The Bank would not lend to us.

I saw some prints at a friend's house and also noticed a small selection of them in CITC at the end-of-line shelf. I was able to contact the Artist and she was very supportive of women in business so I was able to negotiate an 'exclusive supply' contract which I was advised by my mentor was critical to stay 'alive' in the small enterprise I wanted to start. This proved to be correct as soon after I began my business, CITC tried to place a very big order with the Artist, so I was pleased I had the contract.

I started in the market informally, with 6 prints taken off my friend's wall and they sold in one Saturday. Telecom approached me about some prints for their staff office and I put in another order. The Artist gave me a line of credit and I was able to bring in three orders and pay her off. It grew from there.

It was very difficult to get into the Markets. There were not many Huts available and those that were, were way out of our price bracket at between \$25k and \$40k. So after lots of frustrating negotiation I was able to start with a Gazebo and tables. There was a lot of jealousy and criticism. The worse censure came from other women which is very sad.

I found people were asking me if they could come to the house as the Saturday markets were a bit limiting for them to get to time wise. I started looking for premises which were not too expensive around the town area. All the rents were very high. I found a small building opposite the Markets where ukulele had previously been sold from but they had not done well. I was worried I would not do well either. I had lots of good advice and help from my Mentor on how to set up but I was still worried. I did it anyway and set up the Gallery!

I now sell in the market on Saturdays and from the Gallery during the week. Other women approached me about putting their things in my Gallery. I said yes to some and no to others as I want to stay unique and with high quality. I am now trying out an informal co-operative which seems to be working well so far.

I didn't know much about running a formal business and all the things involved. There is a lot to absorb. My mentor has been a great help. I have a lot to learn but am learning very fast. I don't think I would learn as well on a training course because you have to have time to take it all in and then apply it in your business. You can't afford to make too many mistakes.

2.4.3 PATRIACHAL VIEWS AND EXTENDED FAMILY RESPONSIBILITIES

As in many similar Pacific nations, women in business generally means easy access to monies and credit by extended family members which inevitably puts the business in jeopardy. Others have a problem with family helping themselves to either the enterprise's products or the profits or both. Even in the case of service industries the women find it hard to say 'No' and in a number of cases feel obligated to help out. This presents a very real dilemma for the women.

2.4.4 TRANSPORTATION AND FREIGHT

There is a reliance on purchasing quality materials from New Zealand or further afield in the case of Rarotonga and from Rarotonga to the outer islands. Add to this is the cost and timeliness of getting product to export destinations. Delays can be costly. Getting paid is problematic too. Some of the women have had bad experiences in sending product to the markets in Rarotonga via friends or relatives and not being paid. Another experience for outer island women is coming into Rarotonga for trade days on specific days to find that these have been cancelled or postponed. No consideration has been taken regarding the large amounts of money spent on travel. Some women have found it easier to take orders from overseas where payment has been upfront and then filling pre-paid orders. This is inconsistent but more reliable and profitable.

2.4.5 MENTORING AND NETWORKS

- **Inventiveness Training - Success From Thinking Outside The Basket**

Aside from training in basic small businesses requirements, women need to diversify their products and improve the quality and design to better target the tourist market and to optimise other untapped opportunities.

- **Mentoring**

All the women spoken to confirm that a 'trustworthy' mentoring programme is important. Ideally, mentors should be women who have business experience and who can help via a flow of applied knowledge and observation of their businesses. The mentors need to be 'hands on' and to be prepared to visit the women's businesses as well as hold networking forums. Confidentiality and trust levels must be high and undisputed.

- **Fair Trade Principles and Certification ideology**

There is little to no awareness or evidence of Fair Trade certified programmes or principles. The Fair Trade Certification may be seen as too expensive or not necessary in the Cooks. However the Fair Trade principles of targeting disadvantaged and marginalised producers and to offer them some assistance to

access markets through the use of protected terms and conditions for the vendor, could be a basis for women co-operatives. Gender equality is a key fair trade principle.⁸

The use of these principles to establish a foundation for a women's' co-operative or collective is a useful idea with merit.

CASE STUDY 2

BONE FISHING - working around environmental, cultural, traditional constraints of fishing and promoting sustainable sport fishing.

A young woman, educated in Pa Enea to Yr 12 secondary level, studied accounting, bilingual, under 25 when she started video rental business with her husband, also educated locally. She had worked for a local resort for 10 years and learnt booking systems, dealing with tourists' needs, basic book keeping, maintaining records. She passed a USP DFL course on Hotel Management and learnt to use computers, Quick Books programme and websites.

Her husband's family were traditional netters of bone fish on the island. In season, a fishing session could net up to 1000 fish. They sold and distributed fish on island, to Rarotonga, and some taken overseas. In 2008 the Ministry of Marine staff looked for people in the community to develop sustainable sports fishing. They selected her husband, Itu, as his family were the biggest netters of bone fish. His family had traditional knowledge of bone fishing and excellent bone fish spotting skills. It was an exciting opportunity for both wife and husband to develop a new joint business.

He was employed on full time basis to train in guiding. He worked with a qualified fly caster from USA and a documentary film maker from NZ to document the process of learning and teaching, establish the business and convince the community of the benefits of sustainable sports fishing. The DVD Itu's Bones is used to promote Bone Fishing. The trainer from the USA has become a mentor, returning each year and has promoted the business through printing and distributing cards, pamphlets and posters and assisted with training new guides.

The couple already had a personal loan with BCI to purchase a double cab truck and a building. The business started up in 2010, with MMR and Cook Islands Tourism sponsoring the purchase of fishing gear. They had one boat which Itu renovated and an uncle donated an old outboard motor. They had to do a proposal to BTIB and MMR for assistance to pay off a loan. BTIB and MMR offered payment of a third of the loan to business owners who would pay two thirds. They received two grants to cover assistance of payment for a researcher to do data collection. The business purchased new outboard motors.

⁸ Reference Fair Trade Principles.

A course on basic business skills run on island by BTIB in 2011 proved very helpful for the couple. A bone fish guide has to study and become qualified, undertake business, First Aid, and safety courses. The business was accredited by Cook Islands Tourism Authority which required purchasing of life jackets, fire extinguishers and other equipment from overseas suppliers, a cheaper option but time consuming. They needed to explore with banks in Rarotonga, cheaper options for loans. This required emails and phone calls and decisions about different loans. They had to submit a business plan and needed more face to face contact about the requirements of the plan.

In mid-2014, MMR, SPC and BTIB sponsored 2 week Women in Fishing course held in Rarotonga. Air fares and per diems were paid for women from Pa Enuu. The course included sessions from staff of MMR, SPC, BTIB, BCI, RMD, Public Health, and a Marine Biologist. The course covered basic accounting, using balance sheets, managing loans and finance, practicing good hygiene, first aid, safety, marketing, conservation issues and developing sustainable fishing practices. It was very worthwhile and provided support to women who are often the administrators, budget managers and hosting managers for their fishing businesses. They have developed their own website and have anglers write articles for fishing magazines.

The Bone Fishing business has had outreach to other local businesses for employment, accommodation, food, entertainment, cultural experiences and transport. The community has supported the venture and the business has trained 3 full time guides and 3 part time guides. Guides are paid well and receive bonuses and tips from clients. The business has grown from first year 20-30, 2nd year 50-80, 3rd year 100-180 and this year 200-250 clients. Groups of clients are coming from NZ and a larger boat now takes clients outside the reef to do catch and release fly fishing with other species, e.g. mahi-mahi and night fishing for giant trevally.

The young woman also works for the Ministry of Internal Affairs in a day job and runs her side of the business around the day job. She maintains links with her community through this job.

3. DISCUSSION

Cook Islands women have more opportunity to assimilate business information from global and local commerce due to a high degree of off-shore travel occurring during their lifetimes and on the whole being electronically savvy i.e. in the use of the internet and social media as well as from the influences of European contacts and interactions such as through sports, education, cultural exchanges and tourism.

This means the awareness levels of business needs and requirements are greater than in some other Pacific islands. However there are still basic components missing that make the difference between

success and failure. Some of these issues are found rooted in cultural values and beliefs, jealousies and politics of island life. There is also a lack of sharing of information and opportunities from those who are in positions to help and assist. There are also patriarchal and matriarchal intolerance and expectations that hinder growth. Extended family responsibilities and expected support are often unrealistic for the small entrepreneur to cater for.

There is a need for formal trusted providers of starter funds and training in money management skills, also offering strong follow up processes such as medium to long term 'women friendly' business mentors. Also helpful are experienced business women who are able to advise and share their knowledge and skills through informal networks which are easy to locate from a website or similar local means.

In order to coordinate all the required and available information pertaining to women entrepreneurs in the Cook Islands, one transparent umbrella association or similar would be a distinct advantage to women of both existing and new businesses.

Cook Island women are smart and keen to advance. The common issues of lack of finance and business savvy are the only real obstacles holding them back.

4. RECOMMENDATIONS

Finance

1. Access to small business finance - investigate with the three commercial banks the potential to develop new lending products especially aimed at women borrowers.
2. These banks should offer one on one follow up with clients who are new to business and to establish preventative actions through on-going monitoring and interaction to avert financial failures.
3. A subsidy on freight to assist women getting products to and from market destinations.

Training and Capacity Building

4. Cohesive and coordinated business training for women under one umbrella. A one stop shop offering and delivering information and showing where and what training is available and how to access it. Provision of a Gender Website or Cook Island Women in Business website and/or co-ordination of activities where material and delivery must meet the participants' needs and expectations.
5. Follow up sessions after any formal training programme to ensure any learning has been relevant, functional and effective to the trainee's business and is being understood and successfully applied. Follow up sessions should be planned and noted for clients and mentors.
6. Endorse brainstorming forums, new ideas, ingenuity and endorse support mechanisms with vested interest partnerships using apolitical and impartial experienced advisors online and face to face.

7. Ensure the Enterprise Curriculum in schools has a solid staircasing leading from NCEA credits to recognised Qualifications, Internships, Cadetships, Scholarships, future employers' and/or business needs; and does not remain an isolated programme with limited NCEA credits and business experience exposure.
8. Reporting of results and evaluation of training outcomes needs to be published and made available in order to gauge the effectiveness of the programme/s.
9. Marketable and business promotion training where the training encompasses looking for leading edges, transformation and enhancement of what is familiar and available on the Islands.

Mentoring, Networking and Support

10. Fund a transparent impartial and balanced holistic mentoring programme with evidential and accountable processes. The programme needs to be established with access to reputable experienced business mentors.

5. REFERENCES

- Bowman C., Cutura J., Ellis A., Manuel C. 2009. Women in Vanuatu, Analyzing Challenges to Economic Participation, *Directions in Development*, Private Sector Development. The World Bank, Washington DC
- Business Trade Investment Board, Business Development. *Promoting, assisting and facilitating small-medium business development in the Cook Islands*. BTIB, Cook Islands
- FAO. 2014. *Linking Farmers to Market: Realizing opportunities for locally produced food on domestic and tourist markets in the Cook Islands*
- Ministry of Education, Cook Islands. 2011. *Cook Islands Enterprise Curriculum Statement*.
- Pacific Islands Forum Fisheries Agency and the Secretariat of the Pacific Community. 2014. *Small and Medium Fisheries Business Development Programme*. Funafuti, Tuvalu
- UNESCO. *Understanding Creative Industries, Cultural Statistics for Public Policy Making*.
http://portal.unesco.org/culture/es/files/30297/11942616973cultural_stat_EN.pdf/cultural_stat_EN.

Cultural Industries and Creative Industries

The term cultural industries refers to industries which combine the creation, production and commercialisation of creative contents which are intangible and cultural in nature. The contents are typically protected by copyright and they can take the form of a good or a service. Cultural industries generally include printing, publishing and multimedia, audiovisual, phonographic and cinematographic productions as well as crafts and design.

The term creative industries encompasses a broader range of activities which include the cultural industries plus all cultural or artistic production, whether live or produced as an individual unit. The creative industries are those in which the product or service contains a substantial element of artistic or creative endeavor and include activities such as architecture and advertising. In this article, these terms are used precisely and are not synonymous nor interchangeable.

"GET THE SKILLS, GAIN THE KNOWLEDGE, TAKE CONTROL"

Meitaki maata

DONNA FOX & TRICIA THOMPSON